

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

HELEN N. ACHESON

Debtor(s)

Case No. 19-20849JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/04/2019.
- 2) The plan was confirmed on 04/23/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 09/17/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/18/2020.
- 5) The case was dismissed on 10/07/2020.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,150.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$5,155.34
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$5,155.34**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$242.86
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$242.86**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY HEALTH NETWORK	Unsecured	167.13	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	415.69	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	72.80	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	132.13	NA	NA	0.00	0.00
APRIA HEALTH CARE	Unsecured	188.41	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	2,246.25	2,246.25	2,246.25	0.00	0.00
COMCAST	Unsecured	NA	232.21	232.21	0.00	0.00
DELTA DENTAL	Unsecured	1,918.00	NA	NA	0.00	0.00
DELTA DENTAL	Unsecured	833.00	NA	NA	0.00	0.00
EBAY INC	Unsecured	59.69	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Secured	8,246.65	8,225.00	8,225.00	1,100.69	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	0.00	20.29	20.29	0.00	0.00
HEALTH CARE SOLUTIONS	Unsecured	209.70	NA	NA	0.00	0.00
LIFELINE SLEEP CENTERS	Unsecured	180.84	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	2,113.23	2,197.64	2,197.64	0.00	0.00
MERRICK BANK	Unsecured	1,684.37	1,296.55	1,296.55	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Secured	0.00	637.85	637.85	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Secured	77,451.90	76,396.97	0.00	3,811.79	0.00
PENNYMAC LOAN SERVICES LLC	Secured	0.00	0.00	1,284.05	0.00	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	1,466.32	1,533.04	1,533.04	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CF M	Unsecured	125.00	125.00	125.00	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CF M	Unsecured	880.40	880.40	880.40	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CF M	Unsecured	140.00	140.00	140.00	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CF M	Unsecured	74.80	74.80	74.80	0.00	0.00
STATE COLLECTION SERVICE INC	Unsecured	42.13	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	57.36	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	6,415.55	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	189.76	126.16	126.16	0.00	0.00
WASHINGTON HEALTH SYSTEM	Unsecured	68.66	NA	NA	0.00	0.00
WINDSTREAM COMMUNICATIONS	Unsecured	NA	107.07	107.07	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$1,284.05	\$3,811.79	\$0.00
Mortgage Arrearage	\$637.85	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,225.00	\$1,100.69	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$10,146.90	\$4,912.48	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$8,979.41	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$242.86</u>
Disbursements to Creditors	<u>\$4,912.48</u>
TOTAL DISBURSEMENTS :	<u>\$5,155.34</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/04/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.